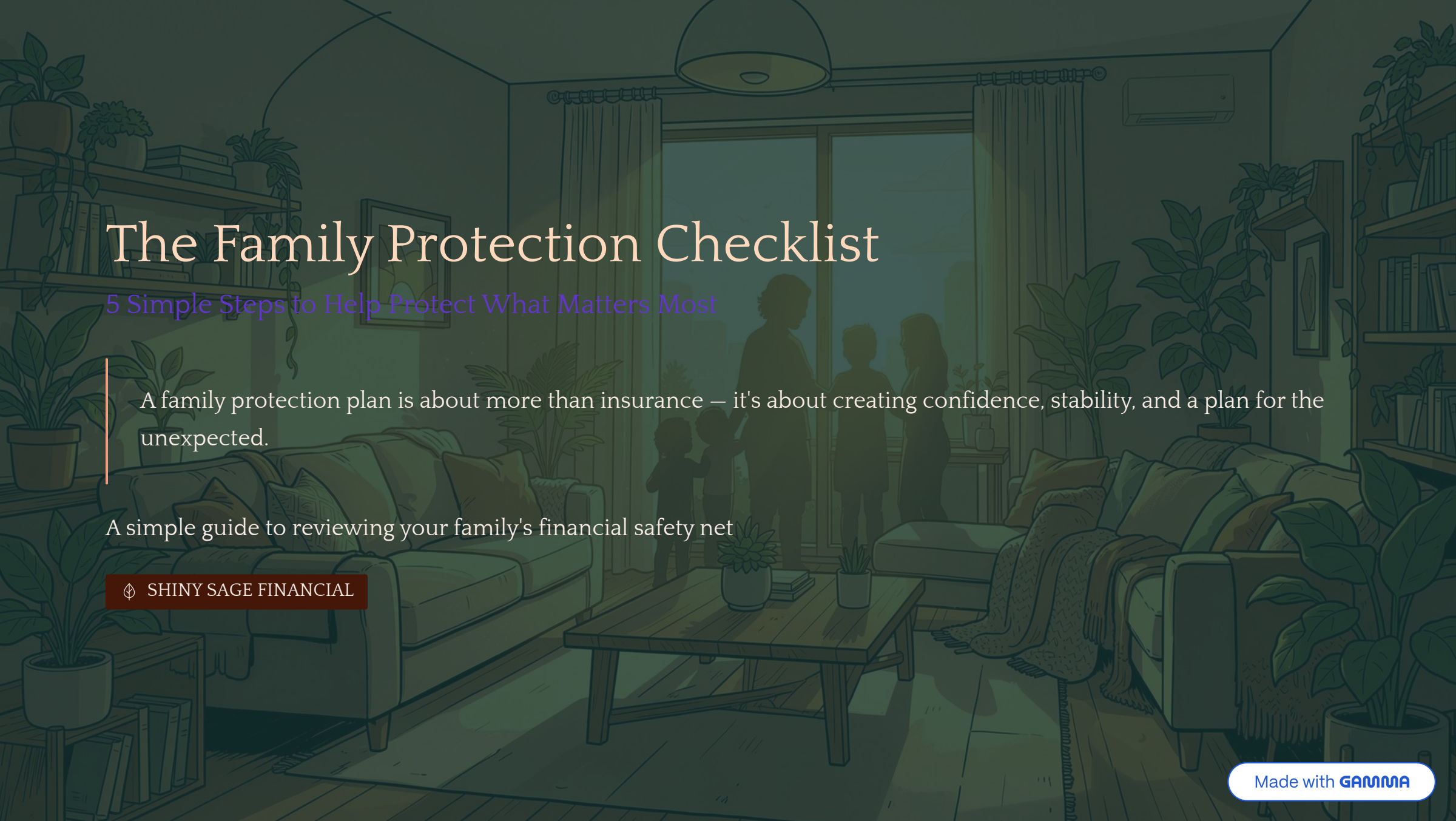




The Family Protection Checklist

5 Simple Steps to Help Protect What Matters Most

A family protection plan is about more than insurance — it's about creating confidence, stability, and a plan for the unexpected.

A simple guide to reviewing your family's financial safety net

SHINY SAGE FINANCIAL

Why Family Protection Matters

Life has a way of moving faster than we expect. What feels stable today can shift in an instant — a new job, a new home, a new addition to the family, or an unexpected challenge that changes everything. That's why having a thoughtful, up-to-date protection plan isn't just smart financial planning. It's one of the most meaningful things you can do for the people you love.

Life Changes Unexpectedly

Major life events — both joyful and difficult — can reshape your financial picture overnight. A solid protection plan ensures your family stays on track, no matter what comes.

Responsibilities Evolve

As your family grows and your goals shift, your financial needs change too. What protected your family five years ago may not be enough today.

Regular Reviews Create Confidence

Taking time each year to revisit your plan helps ensure your loved ones are supported and your peace of mind stays intact.

Your Family Protection Checklist

Use this guide to review your family's financial safety net. Check off each item as you go — and note any areas where a conversation with a financial professional could help.

• Protect Your Income

- Do you have a plan if you become unable to work?
- Would your family maintain monthly expenses?
- Do you have an emergency savings strategy?

• Protect Your Loved Ones

- Do you have life insurance coverage in place?
- Are your beneficiaries updated?
- Does your family know where important documents are stored?

• Protect Your Future

- Are you actively planning for retirement?
- Are you building long-term financial security?
- Do your current financial tools match your goals?

• Protect Your Legacy

- Have you created a plan for your assets?
- Are your important documents organized?
- Have you communicated your wishes with your family?

Your Annual Protection Review

Set aside time once a year — perhaps around your birthday or the start of a new year — to walk through this review. Even small life changes can have a big impact on your family's financial security. Here's what to focus on:

01

Review Your Coverage

Look over your existing insurance policies and financial protections. Are your coverage amounts still appropriate? Have premiums or terms changed?

02

Update Your Beneficiaries

Confirm that beneficiary designations on your policies and accounts reflect your current wishes — especially after marriages, births, or other family changes.

03

Revisit Your Financial Goals

Are you still on track for retirement, college funding, or other long-term goals? Adjust your strategy as your priorities evolve.

04

Adjust After Major Life Events

Marriage, children, a new home, a career change, or the loss of a loved one — each of these milestones deserves a fresh look at your protection plan.

 **Pro Tip:** Keep a dedicated folder — digital or physical — with all your important documents. Share its location with a trusted family member so they can find everything when it matters most.

Your Family's Future Is Worth Protecting

Every family's situation is unique. Taking time to review your protection plan is a simple step toward creating more confidence for the future.

You've already taken the first step by exploring this guide. Whether you're just starting to think about protection or you're ready to refresh an existing plan, you don't have to figure it out alone. At Shiny Sage Financial, we believe in meeting families where they are — with clear guidance, genuine care, and no pressure.

Complimentary Review

Schedule a no-obligation protection review with a Shiny Sage Financial advisor. We'll walk through your checklist together.

5

Protection Areas

Key areas covered in your family protection plan

Personalized Guidance

Every recommendation we make is tailored to your family's unique goals, life stage, and financial situation.

1

Free Review

Complimentary protection review with Shiny Sage Financial

Ongoing Support

We're here for the long term — helping you adjust and grow your plan as life evolves.

∞

Peace of Mind

The confidence that comes from knowing your family is protected

Ready to review your family protection plan? Visit us at shinysagefinancial.com to schedule your complimentary protection review today.

 SHINY SAGE FINANCIAL

 PROTECTING WHAT MATTERS MOST

Made with **GAMMA**